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Current Affairs



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2+2: NEW INDO-US DEFENCE COOPERATION PLATFORM

The India-U.S. defense relationship has been given a significant boost with the inaugural 2+2 Dialogue in Delhi-

- a) the Communications Compatibility and Security Agreement(COMCASA),
- b) “hotlines” between the Defence and Foreign Ministers of both countries,
- c) first tri-services military exercises between the two countries.

COMCASA is the third of four “foundational”, or enabling, agreements signed by India after more than a decade of negotiations, and is perceived as an inevitable consequence of the large amount of U.S. defence hardware it has been purchasing. This will increase, going forward, given the U.S. decision to include India in the top tier of countries entitled to Strategic Trade Authorisation (STA-1).

However, while trade was addressed, India did not receive a clear-cut assurance of its GSP (Generalised System of Preferences) status being restored, or of waivers on steel and aluminium tariffs imposed by Washington. Delhi must work with Washington in the next few months to ensure that the benefits from the 2+2 dialogue don’t add up only on the other side

INDIA POST PAYMENTS BANK

Prime Minister Narendra Modi launched the India Post Payments Bank (IPPB), a financial service provider that will operate under the country’s age-old postal department. The government-owned payments bank will be able to accept deposits of up to-

- a) 1 lakh from customers but without the rights to use these funds to advance risky loans at higher interest rates.
- b) It, however, plans to offer a variety of other financial services to people, including the holders of postal savings accounts that are worth over Rs. 85,000 crore.


The primary rationale behind the public payments bank idea is to help in the government’s goal of achieving financial inclusion by providing savings, remittance, and payments services to the rural and unorganised sectors of the economy.

It is also hoped that the payments bank idea will help reinvigorate the postal system, which has a wide network of branches across India. All the 155,000 post offices in the country are expected to be linked to the IPPB system as early as in December this year.

NO UNIFORM CIVIL CODE NOW: LAW PANEL

Multiple lessons
 Apart from its suggestions on a Uniform Civil Code, the Law Commission’s consultation paper also went into questions of marriage, divorce and confessions

MARRIAGE AGE	DIVORCE	CONFESSIONS
<ul style="list-style-type: none"> ■ The Law Commission suggested that 18 years be the minimum legal age for men and women to get married ■ It said that insistence on recognising different ages of marriage between consenting adults must be abolished as “it contributes to the stereotype that wives must be younger than their husbands” 	<ul style="list-style-type: none"> ■ The consultation paper suggested that there is a need to recognise role of women in a household. It said a woman should get an equal part of the property gained after marriage in the event of divorce ■ However, this principle does not automatically translate to an ‘absolute’ equal split of property after divorce 	<ul style="list-style-type: none"> ■ In its paper on ‘Reform of Family Law’, the panel did not favour a ban on church confessions. The NCW had last month recommended a ban on them ■ The panel mooted the idea that confessions could also “eventually include nuns.” This, the paper said, could be brought in through consensus building within communities



- a) ‘A unified nation does not necessarily need to have uniformity’
- b) “neither necessary nor desirable at this stage.”
- c) secularism cannot contradict the plurality prevalent in the country.
- d) The commission, led by former Supreme Court judge Justice B.S. Chauhan, said “cultural diversity cannot be compromised to the extent that our urge for uniformity itself becomes a reason for threat to the territorial integrity of the nation.”
- e) to reconcile our diversity with universal and indisputable arguments on human rights, the commission said.

f) 'Codify all personal laws'

HEALTH DEPT RENEWS LEPTOSPIROSIS WARNING

There had been 15 leptospirosis deaths in Kerala after floods since August 24 and in none of the cases, except one, the patients had taken Doxycycline

“Any person who has been exposed to floodwaters should take 200 mg of Doxycycline every week,” he said. In the current situation, the department has modified its protocol for leptospirosis slightly. Early penicillin therapy was important to prevent the patient progressing to pulmonary haemorrhage and subsequent death, Dr. Sugunan said.

ROOT OUT TERROR: BIMSTEC 4TH SUMMIT



Sum total
The focus of the Kathmandu Declaration, adopted by BIMSTEC members at the conclusion of the meet

LENS ON TERROR
The Declaration deplored terror attacks in all parts of the world, including in BIMSTEC countries, and stressed that there could be no justification whatsoever for any act of terrorism

TEAM WORK
The Declaration said that combating terrorism required sustained efforts and cooperation involving active participation and collaboration of the member states

CONNECTIVITY
The declaration underlined the importance of multi-dimensional connectivity as a key enabler to economic integration for prosperity

Prime Minister Narendra Modi and other BIMSTEC leaders in Kathmandu on Friday. ■ PTI

TERROR FINANCING: The Declaration asked all nations to devise a comprehensive approach, which includes preventing financing of terrorists and terrorist actions in territories under their control

The regional grouping's Kathmandu Declaration focusses on

- a) backing of terror by state and non-state actors,
- b) connectivity among the member nations

Describing terrorism as a “great threat” to international peace and security, India and six other BIMSTEC nations on Friday called for identifying and holding accountable states and non-state entities that encourage, support or finance terrorism, provide sanctuaries to terrorists and falsely extol their virtues.

The BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) is a regional grouping comprising India, Bangladesh, Myanmar, Sri Lanka, Thailand, Bhutan and Nepal.

The Kathmandu Declaration issued at the end of the two-day fourth BIMSTEC summit, attended by Prime Minister Narendra Modi, deplored terror attacks in all parts of the world, including in BIMSTEC countries, and stressed that there could be no justification for any act of terrorism.

An MoU was signed on establishment of the **BIMSTEC Grid Interconnection**. “The MoU provides for optimisation of using energy resources in the region & promotion of efficient & secure operation of power system,”

A-35A SC PUTS OFF HEARING ON KASHMIR SPECIAL STATUS

The Supreme Court on Friday bowed to the Centre's wish to postpone hearing on the legality of Article 35A, giving special status to the State of Jammu and Kashmir, till the panchayat elections in the State are over in order to avoid law and order problems.

One of the main petitions is filed by NGO We the Citizens, which argues that Article 35A is against the “very spirit of oneness of India” as it creates a “class within a class of Indian citizens.”

TEXT OF A-35A

"Saving of laws with respect to permanent residents and their rights. — Notwithstanding anything contained in this Constitution, no existing law in force in the State of Jammu and

Kashmir, and no law hereafter enacted by the Legislature of the State:

(a) defining the classes of persons who are, or shall be, permanent residents of the State of Jammu and Kashmir; or

(b) conferring on such permanent residents any special rights and privileges or imposing upon other persons any restrictions as respects—

- (i) employment under the State Government;
- (ii) acquisition of immovable property in the State;
- (iii) settlement in the State; or
- (iv) right to scholarships and such other forms of aid as the State Government may provide,

shall be void on the ground that it is inconsistent with or takes away or abridges any rights conferred on the other citizens of India by any provision of this part."

IN BENGAL, EROSION LEADS TO LAND LOSS



What is the problem?

It's a land-starved State, and between 1990 and 2016, West Bengal lost more to erosion. A report by the National Centre for Coastal Research (NCCR), under the Ministry of Earth Sciences, released recently said West Bengal recorded the maximum erosion of 63%, followed by Puducherry 57%, Kerala 45%, and Tamil Nadu 41%.

Why is the State vulnerable?

The coastal stretch of West Bengal, bordering Bangladesh and located on the eastern end of the Indian peninsula, is one of the largest deltaic regions of the world. The coastline has numerous rivers and the largest single block of tidal halophytic mangroves. The 534 sq km coastline of West Bengal, regularly hit by tides, tropical cyclones and storm surges, has suffered 63% erosion. Between 1990 and 2016, West Bengal lost 99 sq km land due to coastal erosion. The land gain in the State, due to accretion has been only 16 sq km. Sagar, the biggest island of the Sunderbans archipelago, which is home to almost 2 lakh people, is facing severe erosion on its western and south eastern parts. Islands like Ghoramara and Mousuni are also facing erosion. The same trend has been observed at Jambudweep Island and Henry Island in the Sunderbans.

Is it happening only in Bengal?

Coastal erosion has been noticed in nine States and two Union Territories. The NCCR report said 34% of India's coastline underwent varying degrees of erosion during the period under consideration, and 28% of the shoreline showed accretion and 38% of the country's coastline remained stable

The report states that the west coast has relatively been stable with erosion in minor pockets like Kerala. In the west, 48% of the coastline is stable, whereas only 28% of the eastern coast has been deemed stable.

U.S. MOVE TO END AID IS CRUEL, IRRESPONSIBLE: PALESTINIANS

The UN agency supports five million refugees, and U.S. was its biggest contributor

Palestinians reacted angrily Saturday to a U.S. decision to end all funding for the UN agency that assists millions of refugees, seeing it as a new policy shift aimed at undermining their cause.

Washington, which until last year was by far the biggest contributor to the UN Relief and Works Agency for Palestine Refugees (UNRWA), announced on Friday that it would no longer make any contributions to the “irredeemably flawed operation”.

The U.S. has backed Israel in accusing the agency of perpetuating the conflict by maintaining the idea that many Palestinians are refugees with a right to return to homes in what is now Israel. But to Palestinians, the right of return for the hundreds of thousands who fled or were expelled during the 1948 war that accompanied Israel's creation is central to their cause.

THE END OF NEW-AGE SMOKING

In a directive issued on August 28 to all States and Union Territories, the Union Ministry of Health and Family Welfare (MoHFW) has stopped the manufacture, sale, distribution, import, trade and advertisement of Electronic Nicotine Delivery Systems (ENDS) such as e-cigarettes, vaping devices, e-sheesha, e-nicotine-flavoured hookah and heat-not-burn devices, citing the risk posed to children, adolescents and women in the reproductive age. It adds that ENDS has already been banned in 30 countries.

Such devices are often misunderstood as Nicotine Replacement Therapy (NRT) for those who aspire to quit tobacco use, and the Ministry's notification puts an end to the belief that they help in tobacco cessation and are safer than cigarettes or other forms of tobacco-consumption as most do not contain tobacco — the source of nicotine and which is one of the most addictive substances.

UNDER-FIVE MORTALITY RATE (U5MR)

India contributes the highest share of global deaths (about 10.8 lakh, as against China's 1.7 lakh in 2016) among children under five.

India has shown a consistent decline in mortality rates. Introduction of the National Rural Health Mission (NRHM) accelerated this reduction especially in the post-neonatal period. Yet our recent study shows that the extent of this reduction is still not enough to achieve the Sustainable Development Goals (SDG)-3 goals for the neonatal mortality rate (NMR) and U5MR by 2030. We have found that that over 52% of districts in India are unlikely to meet SDG3 to reduce NMR to 12 (per 1000 live births). Similarly, about a third of the districts in India are unlikely to meet U5MR of 25 (per 1000 live births) by 2030.

Unlike many other emerging countries, India exhibits exceptional regional and socio-economic inequality in demographic and health outcomes. For instance, the U5MR rate for male children varies between 6.3 in the southwest district of the National Capital Territory of Delhi to 141.7 in the tribal-dominated district of Rayagada in Odisha (about 22 times).

OCEAN MEAN TEMPERATURE CAN BETTER PREDICT INDIAN SUMMER MONSOON

Sea surface temperature (SST) is routinely used for predicting whether the total amount of rainfall that India receives during the monsoon season will be less or more than the long-term mean of 887.5 mm. Now, scientists from Pune's Indian Institute of Tropical Meteorology (IITM) find that ocean mean temperature (OMT) that has better ability to predict this than the sea surface temperature. Compared with SST which has 60% success rate of predicting the Indian summer monsoon, OMT has 80% success rate.

“Sea surface temperature gives information only about the thin upper layer of the ocean and does not reflect the thermal energy available in the upper ocean. The variations in the upper

ocean thermal energy conditions are mainly responsible for summer monsoon activity,” says M.M. Ali, senior scientist at IITM and corresponding author of a paper published in Scientific Reports.

GST MOP-UP DROPS TO RS. 93,960 CR. IN AUGUST

GST collections dropped to Rs. 93,960 crore in August from Rs. 96,483 crore in the previous month, the Finance Ministry said.

The total number of GSTR (Goods and Services Tax Returns) 3B filed for the month of July up to August 31, 2018, is 67 lakh. This is slightly higher than the 66 lakh returns of the month of June filed up to July 31, 2018, the Ministry said.

Explaining reasons for the dip, the Ministry said one of the main factors is probable postponement of sale of items for which tax rate was reduced by the GST Council in its meeting on July 21. The rate cut was effective July 27.

POLAVARAM DPR-2

Polavaram Project, is an underconstruction multi-purpose irrigation project on the Godavari River in the West Godavari District and East Godavari District in Andhra Pradesh. The project has been accorded national project status by the Union Government of India and will be the last to be accorded the status. Its reservoir spreads into parts of Chhattisgarh and Odisha States also.

Expressing dissatisfaction at the apparent delay in sanctioning the second DPR of the Polavaram project, Chief Minister N. Chandrababu Naidu on Monday said it was easy for Union Minister Nitin Gadkari to promise to resolve the pending issues in a matter of few days but difficult to implement due to various reasons including the bureaucratic processes.

The CM said 57 projects were in different stages of construction and 12 were ready for inauguration this month. Tenders were set to be called for 12 projects and top priority was given

to linking the Godavari and the Penna and the Vamsadhara and the Nagavali rivers.

INDIA-CYPRUS AGREEMENTS

India and Cyprus signed two agreements on combating money laundering and cooperation in the field of environment as President Ram Nath Kovind met his Cypriot counterpart Nicos Anastasiades and held wide-ranging talks here.

Mr. Kovind is in Cyprus on the first leg of his three-nation visit to Europe to continue India's high-level engagements with European countries.

“We welcomed the signing of the MoU between Financial Intelligence Unit, India, and Unit for Combating Money Laundering of Cyprus.

“This agreement would further strengthen the institutional framework to facilitate investment cross-flows. We also emphasised that the revision in the Double Taxation Avoidance Agreement made in 2016 provided greater opportunities for our investment partnership to grow,” Mr. Kovind said.

OBOR: XI OFFERS \$60 BN AID TO AFRICA

China has pledged a \$60 billion fund to bolster industry, counter hunger, and enhance security in Africa, a continent that has been chronically plagued by piracy and terrorism.

In his inaugural address at the Forum on China-Africa Cooperation (FOCAC), President Xi Jinping was authoritative in messaging that Beijing had become the locomotive of Africa's all-round progress.

'Debt trap' diplomacy

For financing, China will nudge African countries to tap new multilateral lenders such as the Asian Infrastructure Investment Bank (AIIB), the New Development Bank (NDB) of the emerging economies, as well as the Silk Road Fund marshalled by China.

The Chinese have taken umbrage against allegations of involvement in “debt trap”

diplomacy by saddling smaller countries with unplayable loans and using them as levers for political gain. President Xi stressed that out of the \$60 billion that were on offer, \$15 billion would be disbursed as aid, interest-free loans and concessional loans. A \$20 billion credit line would be established, while another \$10 billion would be channelled into a special fund for China-Africa development. A \$5 billion special fund will also be set up only for African imports.

CHILDREN OUT OF SCHOOL

The official numbers of out-of-school children in India are either out of date or contradictory. According to the 2011 Census, the number of out-of-school children in the 5-17 age group was 8.4 crore.

The number of out-of-school children in India on the basis of the 71st round of the National Sample Survey (NSS) carried out in 2014. We took into account the 6-18 age group. According to our estimate, out-of-school children in this age group were more than 4.5 crore in the country, which is 16.1% of the children in this age group. In big States such as Odisha (20.6%), Uttar Pradesh (21.4%), Gujarat (19.1%), Bihar (18.6%), Madhya Pradesh (18.6%), Rajasthan (18.4%) and West Bengal (16.8%), about one-fifth of the children in this age group were out of school.

- a) the proportion of out-of-school children was higher in rural India (17.2%) than in urban India (13.1%).
- b) In rural areas, the proportion of out-of-school girls (18.3%) was higher than of boys (16.3%).
- c) The proportion of children from Scheduled Castes and Scheduled Tribes (SC/ST) was the highest, followed by Other Backward Classes (OBCs).
- d) Among religious groups, the proportion of Muslims was as high as 24.1% in rural areas and 24.7% in urban areas.
- e) out-of-school children came mostly from low-income, landless and marginal families — 99.34% of the families from

which out-of-school children came were either landless or marginal.

THE IMPACT OF THE RIVER LINKING PROJECT

The Inter-linking of Rivers in India proposal has a long history. During the British colonial rule, for example, the 19th century engineer Arthur Cotton proposed the plan to interlink major Indian rivers in order to hasten import and export of goods from its colony in South Asia. In the 1970s, Dr. K.L. Rao, a dams designer and former irrigation minister proposed "National Water Grid"

The Inter-link project has been split into three parts: a northern Himalayan rivers inter-link component, a southern Peninsular component and starting 2005, an intrastate rivers linking component.

The project is being managed by India's National Water Development Agency (NWDA), under its Ministry of Water Resources. NWDA has studied and prepared reports on 14 inter-link projects for Himalayan component, 16 inter-link projects for Peninsular component and 37 intrastate river linking projects. By 2015, fourteen inter-links under consideration for Himalayan component are as follows, with feasibility study status identified:

- Ghaghara–Yamuna link (Feasibility study complete)
- Sarda–Yamuna link (Feasibility study complete)
- Yamuna–Rajasthan link
- Rajasthan–Sabarmati link
- Kosi–Ghaghara link
- Kosi–Mechi link
- Manas–Sankosh–Tista–Ganga link
- Jogighopa–Tista–Farakka link
- Ganga–Damodar–Subernarekha link
- Subernarekha–Mahanadi link
- Farakka–Sunderbans link
- Gandak–Ganga link
- Chunar–Sone Barrage link

- Some dam–Southern tributaries of Ganga link

Peninsular Component

This Scheme is divided in four major parts.

1. Interlinking of Mahanadi-Godavari-Krishna-Palar-Pennar-Kaveri,
2. Interlinking of West Flowing Rivers, North of Mumbai and South of Tapi,
3. Inter-linking of Ken with Chambal and
4. Diversion of some water from West Flowing Rivers

India's massive civil engineering project, the National River Linking Project (NRLP), will not only reduce inflow of the northern rivers, but also significantly reduce the sediments deposited by the rivers in deltas, a study shows. Fertile deltas will be under threat, with coastal erosion expected to threaten the land and livelihoods of local economies that support 160 million people.

The NRLP, which comprises 29 canals totalling 9,600 km, will involve the movement of 245 trillion litres of water, the study shows. Researchers supplemented data from the National Water Development Agency, which is implementing the project, with over 500 documents culled from various sources. On implementation, water discharge in 23 out of 29 rivers will reduce considerably, they say. The Ganga will see a 24% decrease in flow. Its tributaries Gandak (-68%) and Ghaghara (-55%) will be the worst affected. While the Brahmaputra will see only a 6% loss, its tributaries will see massive flow reductions: Manas (-73%), Sankosh (-72%) and Raidhak (-53%). Changes in water flow and trapping of silt in reservoirs will see a dip in the sediment deposited by rivers.

SOLID WASTE MANAGEMENT RULES 2016

The Environment Ministry has revised Solid Waste Management Rules after 16 years. Addressing a press conference to announce the revised Rules here today, Minister of State (Independent Charge) of Environment, Forest and Climate Change, Shri Prakash Javadekar said that the Rules are now applicable beyond municipal areas and will extend to urban agglomerations, census towns, notified industrial townships, areas under the control of Indian Railways, airports, airbase, port and harbour, defence establishments, special economic zones, State and Central government organizations, places of pilgrims, religious & historical importance.

He pointed out that 62 million tonnes of waste is generated annually in the country at present, out of which 5.6 million tonnes is plastic waste, 0.17 million tonnes is biomedical waste, hazardous waste generation is 7.90 million tonnes per annum and 15 lakh tonne is e-waste. He added that the per capita waste generation in Indian cities ranges from 200 grams to 600 grams per day.

Shri Javadekar stated that waste processing facilities will have to be set up by all local bodies having 1 million or more population within two years. In case of census towns below 1 million population, setting up common, or stand-alone sanitary landfills by, or for all local bodies having 0.5 million or more population and for setting up common, or regional sanitary landfills by all local bodies and census towns under 0.5 million population will have to be completed in three years.

(I) Some of the salient features of SWM Rules, 2016 include:-

1. The Rules are now applicable beyond Municipal areas and extend to urban agglomerations, census towns, notified industrial townships, areas under the control of Indian Railways, airports, airbase, Port and harbour, defence establishments, special economic zones, State and

Central government organizations, places of pilgrims, religious & historical importance.

2. The source segregation of waste has been mandated to channelize the waste to wealth by recovery, reuse and recycle.
3. Responsibilities of Generators have been introduced to segregate waste in to three streams, Wet (Biodegradable), Dry (Plastic, Paper, metal, wood, etc.) and domestic hazardous wastes (diapers, napkins, empty containers of cleaning agents, mosquito repellents, etc.) and handover segregated wastes to authorized rag-pickers or waste collectors or local bodies.
4. Integration of waste pickers/ragpickers and waste dealers/Kabadiwalas in the formal system should be done by State Governments, and Self Help Group, or any other group to be formed.
5. No person should throw, burn, or bury the solid waste generated by him, on streets, open public spaces outside his premises, or in the drain, or water bodies.
6. Generator will have to pay 'User Fee' to waste collector and for 'Spot Fine' for Littering and Non-segregation.
7. Used sanitary waste like diapers, sanitary pads should be wrapped securely in pouches provided by manufacturers or brand owners of these products or in a suitable wrapping material and shall place the same in the bin meant for dry waste / non- bio-degradable waste.
8. The concept of partnership in Swachh Bharat has been introduced.
9. Bulk and institutional generators, market associations, event organizers and hotels and restaurants have been made directly responsible for segregation and sorting the waste and manage in partnership with local bodies.
9. All hotels and restaurants should segregate biodegradable waste and set up a system of collection or follow the system of collection set up by local body to ensure that such food waste is utilized for composting / biomethanation.
10. All Resident Welfare and market Associations, Gated communities and institution with an area >5,000 sq. m should segregate waste at source- in to valuable dry waste like plastic, tin, glass, paper, etc. and handover recyclable material to either the authorized waste pickers or the authorized recyclers, or to the urban local body.
11. The bio-degradable waste should be processed, treated and disposed of through composting or bio-methanation within the premises as far as possible. The residual waste shall be given to the waste collectors or agency as directed by the local authority.
12. New townships and Group Housing Societies have been made responsible to develop in-house waste handling, and processing arrangements for bio-degradable waste.
13. Every street vendor should keep suitable containers for storage of waste generated during the course of his activity such as food waste, disposable plates, cups, cans, wrappers, coconut shells, leftover food, vegetables, fruits etc. and deposit such waste at waste storage depot or container or vehicle as notified by the local authority.

14. The developers of Special Economic Zone, industrial estate, industrial park to earmark at least 5% of the total area of the plot or minimum 5 plots/ sheds for recovery and recycling facility.
15. All manufacturers of disposable products such as tin, glass, plastics packaging etc. or brand owners who introduce such products in the market shall provide necessary financial assistance to local authorities for the establishment of waste management system.
16. All such brand owners who sale or market their products in such packaging material which are non-biodegradable should put in place a system to collect back the packaging waste generated due to their production.
17. Manufacturers or Brand Owners or marketing companies of sanitary napkins and diapers should explore the possibility of using all recyclable materials in their products or they shall provide a pouch or wrapper for disposal of each napkin or diapers along with the packet of their sanitary products.
18. All such manufacturers, brand owners or marketing companies should educate the masses for wrapping and disposal of their products.
19. All industrial units using fuel and located within 100 km from a solid waste based RDF plant shall make arrangements within six months from the date of notification of these rules to replace at least 5 % of their fuel requirement by RDF so produced.
20. Non-recyclable waste having calorific value of 1500 K/cal/kg or more shall not be disposed of on landfills and shall only be utilized for generating energy either or through refuse derived fuel or by giving away as feed stock for preparing refuse derived fuel.
21. High calorific wastes shall be used for co-processing in cement or thermal power plants.
22. Construction and demolition waste should be stored, separately disposed off, as per the Construction and Demolition Waste Management Rules, 2016
23. Horticulture waste and garden waste generated from his premises should be disposed as per the directions of local authority.
24. An event, or gathering organiser of more than 100 persons at any licensed/ unlicensed place, should ensure segregation of waste at source and handing over of segregated waste to waste collector or agency, as specified by local authority.
25. Special provision for management of solid waste in hilly areas:- Construction of landfill on the hill shall be avoided. A transfer station at a suitable enclosed location shall be setup to collect residual waste from the processing facility and inert waste. Suitable land shall be identified in the plain areas, down the hill, within 25 kilometers for setting up sanitary landfill. The residual waste from the transfer station shall be disposed off at this sanitary landfill.
26. In case of non-availability of such land, efforts shall be made to set up regional sanitary landfill for the inert and residual waste.

RESERVE BANK TIGHTENS OMBUDSMAN SCHEME

The Banking Ombudsman Scheme is an expeditious and inexpensive forum for bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995. Presently the Banking Ombudsman Scheme 2006 (As amended upto July 1, 2017) is in operation.

The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services covered under the grounds of complaint specified under Clause 8 of the Banking Ombudsman Scheme 2006 (As amended upto July 1, 2017).

The Reserve Bank of India has tightened the banking ombudsman scheme with the objective to strengthen the grievance redressal mechanism for customers.

The banking regulator has asked all commercial banks having 10 or more banking outlets to have an independent internal ombudsman (IO) to review customer complaints that are either partly or fully rejected by the banks.

“The IO shall, inter alia, examine customer complaints which are in the nature of deficiency in service on the part of the bank, that are partly or wholly rejected by the bank,” RBI said in a statement. The instructions are not applicable for Regional Rural Banks sponsored by commercial banks.

As banks should internally escalate complaints that are not fully redressed to their respective IOs before conveying the final decision to the complainant, customers need not approach the IO directly, the RBI said.

According to bankers, the Internal Ombudsman Scheme of 2018 mandates banks to grant a fixed term of three to five years, which cannot be renewed, to the IO. The IO can be removed only with prior approval from RBI. The

remuneration would have to be decided by the customer sub-committee of the board.

GOOGLE TO HELP EC TRACK POLITICAL ADS

IT giant will help ensure pre-certification of online ads, share expenditure details

With poll season round the corner, Google, which controls the lion's share of the digital advertising market, will soon be helping the Election Commission (EC) keep tabs on online political advertising. The tech giant will develop a mechanism that will not only ensure pre-certification of political advertisements but also enable it to share with the authority, details about the expenditure incurred on its platforms.

Google has also assured the committee that it would set up a mechanism for sharing information on the cost of the political advertisements. This would be of use to Returning Officers when it comes to calculating the election expenditure of individual candidates.

The EC's committee had earlier held meetings with Facebook, which has also agreed to develop tools for removing any content pertaining to election matters during the 48-hour period when the 'prohibition protocol' is in place. It is working on ways to check fake news and share details of expenditure on poll-related advertisements.

CJI MISRA NAMES GOGOI AS SUCCESSOR

He will hold the post for 13 months. Chief Justice of India Dipak Misra on Tuesday recommended Justice Ranjan Gogoi as his successor and the 46th Chief Justice of India.

43 ASSAM ROOF TURTLES SEIZED

In a joint operation, the sleuths of the Directorate of Revenue Intelligence (DRI) seized 43 rare *Assam Roof Turtles* from the Central Railway Station on Tuesday. Two of these turtles died.

These freshwater turtles from Brahmaputra are found only in Eastern Assam and south-eastern parts of Bangladesh.

GM MUSTARD TRIALS MAY GET NOD SOON

The environment ministry is set to convene this month a “special meeting” of the Genetic Engineering Appraisal Committee (GEAC) to decide on field-trial approvals for the controversial transgenic mustard developed by the University of Delhi’s Centre for Genetic Manipulation of Crop Plants (CGMCP), according to a person familiar with the developments.

The CGMCP had earlier applied to grow transgenic mustard (DMH-11) in plots in Delhi and Punjab to test the plant’s effects on honeybees after the GEAC, which had initially cleared the GM crop for “commercial cultivation”, backtracked and demanded more tests and additional data on honeybees and other pollinators and on soil microbial diversity.

Environmentalists, farmer groups and some scientists argue that transgenic mustard poses several environmental and health risks. Among these is a contention that it contains a foreign gene from another species, that tests so far have failed to show any appreciable gains in yield over traditional varieties and that it could, if commercially approved, make farmers growing the GM crop dependent on glyphosate — a weedicide that has been linked to cancer.

Genetic Engineering Appraisal Committee (GEAC) established under MoEFCC is the apex body to accord notified under Rules 1989. For approval of activities involving large scale use of hazardous microorganisms and recombinants in research and industrial production from the environmental angle. The GEAC is also responsible for approval of proposals relating to release of genetically engineered organisms and products into the environment including experimental field trials (Biosafety Research Level trial-I and II known as BRL-I and BRL-II).

SHRINKING ‘ISLAND’ CALLED MAJULI

September 2018

Majuli is a river island in the Brahmaputra River, Assam and in 2016 became the first island to be made a district in India. It had an area of 880 square kilometres (340 sq mi) at the beginning of the 20th century, but having lost significantly to erosion it covers 352 square kilometres (136 sq mi) as at 2014. Majuli has shrunk as the river surrounding it has grown. While it is often claimed to be the world’s largest river island, Ilha do Bananal and many other river islands around the world are significantly larger.

There have been the odd trips in between for cultural pieces; Majuli is the epicentre of the classical *Sattriya* dance and *Bhaona* (musical plays soaked in spiritualism) that evolved from the *satras* or monasteries adhering to the Vaishnavism that the 16th century saint-reformer-playwright *Srimanta Sankardeva* had established.

But the shrinking hasn’t robbed Majuli of its status as Assam’s cultural soul. And as Chief Minister Sarbananda Sonowal’s constituency, it has become the State’s political nerve-centre since May 2016 and a district since September that year. Almost a year after the foundation stone of a bridge over Majuli was laid, he began pushing for linking the ‘island’ to India’s railway grid.

FPI OUTFLOW CONCERNS PREPOSTEROUS: SEBI

Regulator, Centre brush aside worries that April circular may cause \$75 bn to flow out of India.

A day after an association of foreign funds warned of a potential outflow of \$75 billion from the Indian equity markets over a circular issued by the Securities and Exchange Board of India (SEBI) in April, policymakers brushed aside the concerns with the capital market watchdog terming the claims “preposterous and highly irresponsible.”

On April 10, SEBI issued a circular stating that entities such as NRIs, Persons of Indian Origin (PIO) and Overseas Citizens of India (OCI) cannot be beneficial owners (BOs) of any FPI.

It further stated that FPIs that do not comply with the framework would be given six months to either change their structure or wind up their positions in India. Last month, SEBI extended the deadline to December 31 to comply with the new norms.

In India, the term “Foreign Portfolio Investor” refers to FIIs or their sub-accounts, or qualified foreign investors (QFIs) who are permitted to hold upto 10% stake in a company.

The term FPI was defined to align the nomenclature of categorizing investments of foreign investors in line with international practice. FPI stands for those investors who hold a short term view on the company, in contrast to Foreign Direct Investors (FDI). FPIs generally participate through the stock markets and gets in and out of a particular stock at much faster frequencies. Short term view is associated often with lower stake in companies.

PALANI HILLS BEING DESTROYED BY MIGRANT ENCROACHERS

The Principal Chief Conservator of Forests (PCCF) has provided a graphic description to the Madras High Court as to how the ecologically pristine and biologically rich *Palani hills*, housing the hill station *Kodaikanal*, had been destroyed by migrant land encroachers, causing damage to wildlife and forest dwellers.

Kodaikanal was discovered by the British in 1821 when the entire area was a broadly forested landscape dominated by **shola grassland ecosystem**.

Paliyan were the original inhabitants of Palani Hills and even they had begun to settle there only after 1840s. The population of Kodaikanal was reported to be just 615 residents in 1883 but it began developing as a pleasant hill resort after 1960 and consequently, its population had grown to 70,018 as per the 2011 census.

Stating that Asian elephants require a large space of approximately 700-750 square kilometres per year as home range apart from
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150 to 200 kg of fodder and 150 litres of water, the officer said, the forest was no more contiguous so as to enable free migratory movement of almost all wild animals including the elephants.

NATIONAL REGISTER FOR CITIZENS OF INDIA

NRC is a register containing names of all genuine Indian citizens RESIDING IN ASSAM. The register was first prepared after the 1951, Census of India.

The NRC is now being updated in Assam to include the names of those persons (or their descendants) who appear in the NRC, 1951, or in any of the Electoral Rolls up to the midnight of 24 March 1971 or in any one of the other admissible documents issued up to mid-night of 24 March 1971, which would prove their presence in Assam or in any part of India on or before 24 March 1971. The update process of NRC started in the year 2013 under the strict monitoring of Supreme Court of India. On the midnight of 31 December 2017, Part Draft NRC was released and subsequently on 30 July 2018, the Complete Draft NRC was released.

LOGISTICS EXCHANGE MEMORANDUM OF AGREEMENT (LEMOA)

India and the United States have signed the Logistics Exchange Memorandum Of Agreement (LEMOA) in Washington DC, USA on 29 August 2016.

LEMOA is a facilitating agreement that establishes basic terms, conditions, and procedures for reciprocal provision of Logistic Support, Supplies, and Services between the armed forces of India and the United States.

Logistic Support, Supplies, and Services include food, water, billeting, transportation, petroleum, oils, lubricants, clothing, communication services, medical services, storage services, training services, spare parts and components, repair and maintenance

services, calibration services, and port services.

Reciprocal logistic support would be used exclusively during authorized port visits, joint exercises, joint training, and humanitarian assistance and disaster relief efforts.

The Agreement does not create any obligations on either Party to carry out any joint activity. It does not provide for the establishment of any bases or basing arrangements.

The Agreement will significantly enhance the operational capacity of the Indian Armed Forces, including in their response to humanitarian crises or disaster relief.

10 STEPS BY RBI AND THE GOVERNMENT TO PREVENT SLIDE IN RUPEE

1. The Reserve Bank of India (RBI) will provide dollars directly to state oil companies in attempt to support the rupee that has slumped over 20 percent this year. State-run companies are the biggest source of dollar demand in markets - worth \$400 million to \$500 million daily - and directing them to a special window is meant to reduce pressure on the rupee.
2. The RBI will sell Rs. 22,000 crore bonds every week to check the volatility in forex market.
3. The government has hiked the import duty on gold and silver to 10 percent to rein in the imports. The RBI has tightened the norms for gold imports by linking them to exports. Also, credit availability for gold imports has also been tightened.
4. The RBI has reduced the amount of dollar resident Indians can take out of the country from \$2,00,000 to \$75,000 in a financial year. Indian companies have to seek RBI's permission if they want to invest any amount beyond their net worth abroad. Earlier, a company could invest as much as four times its net worth in an overseas venture.
5. PSU oil companies would be allowed to raise additional funds - \$4 billion - through external
6. In a bid to attract NRI deposits, the RBI liberalised bank deposit schemes and some banks raised rates for overseas Indians this month.
7. To spur banks to attract more dollar deposits from NRIs, the RBI has exempted these deposits from cash reserve ratio and statutory liquidity ratio requirements.
8. The RBI has tightened liquidity to reduce the availability of rupee in the banking system to reduce rupee volatility. However, these measures have led to an increase in the short-term interest rates.
9. The government has banned the duty-free import of flat-screen televisions to stem the flow of foreign currency out of the country. It is estimated that more than 1 million television sets were brought into the country last year. Under the new rules, airline passengers will have to pay a 35 percent duty and other charges.
10. The government will soon issue quasi sovereign bonds to bring in more foreign flow into country. Under the scheme, state finance companies will sell these bonds to fund infrastructure development.

AUGMENTED REALITY

Augmented Reality (AR) is used to enhance natural environments or situations and offer perceptually enriched experiences. With the help of advanced AR technologies (e.g. adding computer vision and object recognition) the information about the surrounding real world of the user becomes interactive and digitally manipulable. Information about the environment and its objects is overlaid on the real world.

in this way, augmented reality alters one's ongoing perception of a real world environment, whereas virtual reality completely replaces the

user's real world environment with a simulated one. Augmented reality is related to two largely synonymous terms: mixed reality and computer-mediated reality.

A head-up display (**HUD**) is a transparent display that presents data without requiring users to look away from their usual viewpoints. A precursor technology to augmented reality, heads-up displays were first developed for pilots in the 1950s, projecting simple flight data into their line of sight, thereby enabling them to keep their "heads up" and not look down at the instruments. Near-eye augmented reality devices can be used as portable head-up displays as they can show data, information, and images while the user views the real world. Many definitions of augmented reality only define it as overlaying the information. This is basically what a head-up display does; however, practically speaking, augmented reality is expected to include registration and tracking between the superimposed perceptions, sensations, information, data, and images and some portion of the real world.

CrowdOptic, an existing app for smartphones, applies algorithms and triangulation techniques to photo metadata including GPS position, compass heading, and a time stamp to arrive at a relative significance value for photo objects. CrowdOptic technology can be used by Google Glass users to learn where to look at a given point in time

NEW BLASPHEMY LAW IN PUNJAB

The Punjab Assembly on unanimously passed a Bill which proposes life imprisonment for the desecration of Guru Granth Sahib, Gita, Quran and Bible in Punjab. By inserting section 295 AA in the IPC.

PROMPT CORRECTIVE ACTION (PCA) BY RBI

RBI being bankers of the bank and statutory regulatory agency of banks in India keeps revising various norms and rules associated with functioning of banks. PCA is set of rules
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and norms that are updated regularly keeping in mind the best international banking practices and BASEL-III norms to keep the banks financially healthy. Of total 21 public sector banks, 11 has been included in PCA with varying restrictions upon them imposed by RBI keeping their financial health.

PCA is activated when banks fall below RBI norms on –

CRAR, or

Ro A, or

Net NPA

The parliamentary panel recently suggested that out total 11 PSBs under PCA are having no foreign exposure to assets therefore they should be given different relaxation in maintaining CRAR than other banks having foreign exposure.

Mandatory Actions for Banks by RBI

- a) Bank will not access/renew costly deposits and CDs.
- b) They will take steps to increase fee-based income.
- c) The Bank will take steps to contain administrative expenses.
- d) Bank will launch a special drive to reduce the stock of NPAs and contain generation of fresh NPAs.
- e) The Bank will not enter into new lines of business.
- f) Bank will reduce/skip dividend payments.
- g) RBI will impose restrictions on the bank on borrowings from the interbank market.

NATIONAL ANTI PROFITEERING AUTHORITY (NAA)

Sri Badri Narain Sharma is Chairman of National Anti-Profiteering Authority (NAA). The National Anti-profiteering Authority (NAA) is the

institutional mechanism under GST law to check the unfair profit-making activities by the trading community. The Authority's core function is to ensure that the benefits of the reduction is GST rates on goods and services made by GST Council and proportional change in the Input tax credit passed on to the ultimate consumers and recipient respectively by way of reduction in the prices by the suppliers.

The formation of NAA comes in the background of rate-reduction of large number of items by GST Council in its 22nd meeting at Guwahati IN 2017. At the meeting, the Council reduced rates of more than 200 items including goods and services. This has made tremendous price reduction effect and the consumers will be benefited only if the traders are making quick reduction of prices of respective items.

The Authority's main function is to ensure that traders are not realizing unfair profit by charging high price from consumers in the name of GST. The responsibility of NAA is to examine and check such profiteering activities and recommend punitive actions including cancellation of Registration. The chairman, NAA along with 4 Technical members and with help of the Standing Committee, Screening Committee in every state and the Directorate General of Safeguards in the Central Board of Excise & Customs (CBEC), will work together on the anti-profiteering front.

DG-Anti Profiteering is investigation arm of NAA. States may also establish State Anti Profiteering Authority.

MILEX-18

The Inaugural Edition of the BIMSTEC Nations Military Field Training Exercise i.e. MILEX - 2018 culminated on 16 September 18 after a Validation Exercise and an impressive Closing Ceremony held at Foreign Training Node, Aundh Military Station, Pune. The tactical drills showcased during the Validation Exercise included Hostage Rescue by insertion of troops

from helicopters, Room Intervention as well as House Clearing Drill as part of Cordon and Search Operations, Raid on a Terrorist Hideout and neutralization of Improvised Explosive Devices(IED). The entire exercise was monitored and controlled through the Joint Command Post established with representatives of the participating contingents. The Exercise demonstrated the commitment and capabilities of the participating BIMSTEC National armies in working closely with each other to eradicate the menace of terrorism existing in different forms.

NATIONAL HEALTH POLICY 2017

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi in its meeting on 15.3.2017, has approved the National Health Policy, 2017 (NHP, 2017). The Policy seeks to reach everyone in a comprehensive integrated way to move towards wellness. It aims at achieving universal health coverage and delivering quality health care services to all at affordable cost.

- a) private sector as strategic partners. private sector collaboration for strategic purchasing, capacity building, skill development programmes, awareness generation, developing sustainable networks for community to strengthen mental health services, and disaster management. The policy also advocates financial and non-incentives for encouraging the private sector participation
- b) to achieve the highest possible level of good health and well-being, through a preventive and promotive health care
- c) to achieve universal access to good quality health care services without anyone having to face financial hardship as a consequence.
- d) The policy proposes raising public health expenditure to 2.5% of the GDP in a time bound manner.
- e) Policy envisages providing larger package of assured comprehensive

primary health care through the Health and Wellness Centers'.

- f) This policy denotes important change from very selective to comprehensive primary health care package which includes geriatric health care, palliative care and rehabilitative care services.
- g) The policy advocates allocating major proportion (upto two-thirds or more) of resources to primary care followed by secondary and tertiary care. The policy aspires to provide at the district level most of the secondary care which is currently provided at a medical college hospital.
- h) The policy affirms commitment to pre-emptive care (aimed at pre-empting the occurrence of diseases) to achieve optimum levels of child and adolescent health. The policy envisages school health programmes as a major focus area as also health and hygiene being made a part of the school curriculum.
- i) In order to leverage the pluralistic health care legacy, the policy recommends mainstreaming the different health systems. Towards mainstreaming the potential of AYUSH the policy envisages better access to AYUSH remedies through co-location in public facilities. Yoga would also be introduced much more widely in school and work places as part of promotion of good health.
- j) The policy supports voluntary service in rural and under-served areas on pro-bono basis by recognized healthcare professionals under a 'giving back to society' initiative.
- k) The policy advocates extensive deployment of digital tools for improving the efficiency and outcome of the healthcare system and proposes establishment of National Digital Health Authority (NDHA) to regulate, develop and deploy digital health across the continuum of care.
- l) The last health policy was formulated in 2002. The socio economic and epidemiological changes since then

necessitated the formulation of a New National Health Policy to address the current and emerging challenges.

SHAHPURKANDI DAM PROJECT

Located in Pathankot district, the project will be constructed on the canal from Shahpurkandi Barrage to Madhopur headworks, downstream of the existing Ranjit Sagar Dam. The water released by Ranjit Sagar Dam shall be utilised for generating power from this project. Project will utilise the Ravi river waters more judiciously. In September 2018, State of Punjab and Jammu & Kashmir agreed to restart the project.

IBC 2016

The **Insolvency and Bankruptcy Code, 2016 (IBC)** is the bankruptcy law of India which seeks to consolidate the existing framework by creating a single law for insolvency and bankruptcy.

Insolvency Resolution : The Code outlines separate insolvency resolution processes for individuals, companies and partnership firms. The process may be initiated by either the debtor or the creditors. A maximum time limit, for completion of the insolvency resolution process, has been set for corporates and individuals. For companies, the process will have to be completed in 180 days, which may be extended by 90 days, if a majority of the creditors agree. For start ups (other than partnership firms), small companies and other companies (with asset less than Rs. 1 crore), resolution process would be completed within 90 days of initiation of request which may be extended by 45 days.

Insolvency regulator: The Code establishes the Insolvency and Bankruptcy Board of India, to oversee the insolvency proceedings in the country and regulate the entities registered under it. The Board will have 10 members, including representatives from the Ministries of

Finance and Law, and the Reserve Bank of India.

Insolvency professionals: The insolvency process will be managed by licensed professionals. These professionals will also control the assets of the debtor during the insolvency process.

Bankruptcy and Insolvency Adjudicator: The Code proposes two separate tribunals to oversee the process of insolvency resolution, for individuals and companies: (i) the National Company Law Tribunal (NCLT) for Companies and Limited Liability Partnership firms; and (ii) the Debt Recovery Tribunal (DRT) for individuals and partnerships.

NCLT

The National Company Law Tribunal (NCLT) is a quasi-judicial body in India that adjudicates issues relating to Indian companies. The NCLT was established under the Companies Act 2013 and was constituted on 1 June 2016 by the government of India & is based on the recommendation of the *Justice Eradi committee* on law relating to insolvency and winding up of companies.

All proceedings under the Companies Act, including proceedings relating to Arbitration, Compromise, arrangements and reconstruction and winding up of companies shall be disposed off by the National Company Law Tribunal.

The National Company Law Tribunal is the Adjudicating Authority for Insolvency resolution process of Companies and Limited Liability Partnerships under the Insolvency and Bankruptcy Code, 2016.

PM-AASHA SCHEME

Giving a major boost to the pro-farmer initiatives of the Government and in keeping with its commitment and dedication for the Annadata, the Union Cabinet chaired by Prime Minister Shri Narendra Modi has approved a new Umbrella Scheme

“Pradhan Mantri Annadata Aay SanraksHan Abhiyan’ (PM-AASHA). The Scheme is aimed at ensuring remunerative prices to the farmers for their produce as announced in the Union Budget for 2018.

Components of PM-AASHA:

The new Umbrella Scheme includes the mechanism of ensuring remunerative prices to the farmers and is comprised of

- Price Support Scheme (PSS),
- Price Deficiency Payment Scheme (PDPS)
- Pilot of Private Procurement & Stockist Scheme (PPPS).

The other existing schemes of Department of Food and Public Distribution (DFPD) for procurement of paddy, wheat and nutri-cereals/coarse grains and of Ministry of Textile for cotton and jute will be continued for providing MSP to farmers for these crops.

It has been decided that for oilseeds, states have the option to roll out Private Procurement Stockist Scheme (PPSS) on pilot basis in selected district/APMC(s) of district involving the participation of private stockiest. The pilot district/selected APMC(s) of district will cover one or more crop of oilseeds for which MSP is notified. Since this is akin to PSS, in that it involves physical procurement of the notified commodity, it shall substitute PSS/PDPS in the pilot districts.

The Cabinet has decided to give additional government guarantee of Rs.16,550 crore making it Rs. 45,550 crore in total.

In Price Support Scheme (PSS), physical procurement of pulses, oilseeds and Copra will be done by Central Nodal Agencies with proactive role of State governments. It is also decided that in addition to NAFED, Food Cooperation of India (FCI) will take up PSS operations in states /districts. The procurement

expenditure and losses due to procurement will be borne by Central Government as per norms.

Under Price Deficiency Payment Scheme this scheme (PDPS), it is proposed to cover all oilseeds for which MSP is notified. In this direct payment of the difference between the MSP and the selling/modal price will be made to pre-registered farmers selling his produce in the notified market yard through a transparent auction process. All payment will be done directly into registered bank account of the farmer. This scheme does not involve any physical procurement of crops as farmers are paid the difference between the MSP price and Sale/modal price on disposal in notified market. The support of central government for PDPS will be given as per norms.

Pro-farmer initiatives of the Government:

The Government is committed to realizing the vision of doubling farmers' income by 2022. The emphasis is on enhancing productivity, reducing cost of cultivation and strengthening post-harvesting management, including market structure. Several market reforms have been initiated. These include Model Agricultural Produce and Livestock Marketing Act, 2017 and Model Contract Farming and Services Act, 2018. Many States have taken steps to adopt these through legislation.

Efforts are on for a new market architecture, so as to ensure that farmers get remunerative prices on their produce. These include setting up of Gramin Agricultural Markets (GrAMs) so as to promote 22,000 number of retail markets in close proximity of farm gate; competitive and transparent wholesale trade at APMC through eNAM and a robust and pro-farmer export policy.

99TH AMENDMENT ACT AND NJAC ACT

National Judicial Appointments Commission (NJAC) was a proposed body which would have been responsible for the appointment and

transfer of judges to the higher judiciary in India. The Commission was established by amending the Constitution of India through the ninety-ninth constitution amendment with the Constitution (Ninety-Ninth Amendment) Act, 2014 or 99th Constitutional Amendment Act-2014.

The NJAC would have replaced the collegium system for the appointment of judges as invoked by the Supreme court via judicial fiat by a new system. Along with the Constitution Amendment Act, the National Judicial Appointments Commission Act, 2014, was also passed by the Parliament of India to regulate the functions of the National Judicial Appointments Commission. The NJAC Bill and the Constitutional Amendment Bill, was ratified by 16 of the state legislatures in India, and subsequently assented by the President of India Pranab Mukherjee on 31 December 2014. The NJAC Act and the Constitutional Amendment Act came into force from 13 April 2015.

On 16 October 2015 the Constitution Bench of Supreme Court by 4:1 Majority upheld the collegium system and struck down the NJAC as unconstitutional after hearing the petitions filed by several persons and bodies with Supreme Court Advocates on Record Association (SCAoRA) being the first and lead petitioner. Justices J S Khehar, MB Lokur, Kurian Joseph and Adarsh Kumar Goel had declared the 99th Amendment and NJAC Act unconstitutional while Justice Chelameswar upheld it.

Collegiums system was established by the Supreme Court after its judgment in second judges transfer case 1993.

INSIDER TRADING

Insider trading is the buying or selling of a security/share by someone who has access to material nonpublic information about the security. Insider trading can be illegal or legal depending on when the insider makes the

trade. It is illegal when the material information is still nonpublic.

Illegal insider trading includes tipping others when you have any sort of nonpublic information. Legal insider trading happens when directors of the company purchase or sell shares, but they disclose their transactions legally. The Securities and Exchange Commission has rules to protect investments from the effects of insider trading.

PERSONAL DATA PROTECTION BILL 2018

The Committee of Experts on a Data Protection Framework for India (Chair: Justice B. N. Srikrishna) submitted its report and draft Bill to the Ministry of Electronics and Information Technology on July 27, 2018.

Fiduciary relationship: It noted that the relationship between the individual and the service provider must be viewed as a fiduciary relationship.

Obligations of fiduciaries: To prevent abuse of power by service providers, the law should establish their basic obligations, including: (i) the obligation to process data fairly and reasonably, and (ii) the obligation to give notice to the individual at the time of collecting data to various points in the interim.

Definition of personal data: The Committee noted that it is important to define what constitutes personal information. It defined personal data to include data from which an individual may be identified or identifiable, either directly or indirectly.

The Committee sought to distinguish personal data protection from the protection of sensitive personal data, since its processing could result in greater harm to the individual. Sensitive data is related to intimate matters where there is a higher expectation of privacy (e.g., caste, religion, and sexual orientation of the individual).

Consent-based processing: The Committee noted that consent must be treated as a pre-condition for processing personal data. Further, sensitive personal information should require explicit consent of the individual.

Non-consensual processing: The Committee noted that it is not possible to obtain consent of the individual in all circumstances. Therefore, separate grounds may be established for processing data without consent. The Committee identified four bases for non-consensual processing: (i) where processing is relevant for the state to discharge its welfare functions, (ii) to comply with the law or with court orders in India, (iii) when necessitated by the requirement to act promptly (to save a life, for instance), and (iv) in employment contracts, in limited situations (such, as where giving the consent requires an unreasonable effort for the employer).

Participation rights: The Committee categorised these rights in three categories: (i) the right to access, confirmation and correction of data, (ii) the right to object to data processing, automated decision-making, direct marketing and the right to data portability, and (iii) the right to be forgotten.

Enforcement models: The Committee also recommended setting up a regulator to enforce the regulatory framework. The Authority will have the power to inquire into any violations of the data protection regime, and can take action against any data fiduciary responsible for the same.

Amendments to Other Laws: The Committee noted that various allied laws are relevant in the context of data protection because they either require or authorise the processing of personal data. These laws include the Information Technology Act, 2000, and the Census Act, 1948.

Exemptions: The Bill provides exemptions from compliance with its provisions, for certain reasons including: (i) state security, (ii)

prevention, investigation, or prosecution of any offence, or (iii) personal, domestic, or journalistic purposes.

Offences and Penalties: Under the Bill, the Authority may levy penalties for various offences by the fiduciary including (i) failure to perform its duties, (ii) data processing in violation of the Bill, and (iii) failure to comply with directions issued by the Authority. For example, under the Bill, the fiduciary is required to notify the Authority of any personal data breach which is likely to cause harm to the individual. Failure to promptly notify the Authority can attract a penalty of the higher of Rs 5 crore or 2% of the worldwide turnover of the fiduciary.

Critics are with opinion that the proposed bill could be used to deter the right journalist and portals. It is like pre censoring.

ENVIRONMENT COMPENSATION CHARGE (ECC)

The Supreme Court has ordered an Environment Compensation Charge (ECC) of 1% for the registration of diesel cars above 2000 cc in Delhi in August, 2016. With the imposition of ECC, the ban imposed by the SC on large cars will go and they can get registered by paying the ECC.

The SC is using the ECC for the second time. Previously in November last year, the Court imposed an ECC on light commercial vehicles entering Delhi as an entry tax of green nature. In December, the ECC was doubled by the SC and light commercial vehicles with two axles loaded with goods have to pay Rs. 1,400 and loaded commercial vehicles with three and four axles have to pay Rs. 2,600 to enter Delhi.

Interestingly the appeal and the verdict on large diesel car registration has given birth to a penalty called Environment Compensation Charge (ECC) to the family of existing green

taxes.

As per the verdict, the 1% ECC at ex-showroom or retail price must be deposited in a designated state-run bank by the manufacturer or seller. Tax revenue will go to the Central Pollution Control Board and the Board has to open a separate account for the purpose.

In the last budget, the Finance Minister has imposed a green tax in the form of infrastructure cess of 1% on small petrol, LPG, CNG cars, 2.5% on diesel cars of certain capacity and 4% on other higher engine capacity vehicles and SUVs.

GRADED RESPONSE ACTION PLAN (GRAP)

The Delhi specific comprehensive action plan was prepared by the Central Pollution Control Board (CPCB) after Supreme Court order in 2016. The new graded response action plan has proposed stratified levels of action according to the air pollution levels classified by air quality index, which range from moderate to poor to very poor to severe to severe+ or emergency.

The measures in the action plan are cumulative and add up to the highest level, which is severe+ or emergency. Additional action can be proposed if pollution levels demand higher level of stringency. Decision to shut schools will be taken as per the need of the hour. The plan was prepared by the Supreme Court-mandated Environment Pollution Control Authority (EPCA).

Beijing and Paris, most notably, have implemented graded action plans over the past few years. Paris recently implemented the odd-even road rationing scheme when PM 2.5 levels crossed 95 µg/m³. It also made public transport free to encourage people to leave their vehicles at home.

ZIG-ZAG TECHNOLOGY

There are more than 100,000 brick kilns in the country producing bricks. Fixed Chimney Bull's Trench Kiln (FCBTK) is the main brick kiln technology accounting for 70% of the production. Brick kilns consume about 35 million tonnes (MT) of coal a year, making them the second largest industrial consumer of coal after the steel industry. Inefficient combustion and heat loss in brick kilns result in a waste of energy and large emissions of suspended particulate matter (SPM) and black carbon (BC).

FCBTKs can be retrofitted into efficient and cleaner Zigzag firing. Detailed scientific measurements on brick kilns show that conversion from FCBTK to Zigzag firing results in:

- 20% savings in coal consumption and CO₂ emissions;
- 75% reduction in SPM and BC emissions; and
- doubling of profits for brick producers due to fuel savings and quality improvements.

AEROSOLS, AIR POLLUTION AND INDUCED RAINFALL

An aerosol is a suspension of fine solid particles or liquid droplets, in air or another gas. Aerosols can be natural or anthropogenic. Examples of natural aerosols are fog, dust, forest exudates and geyser steam. Examples of anthropogenic aerosols are haze, particulate air pollutants and smoke.

Aerosols are also helping factor in induced cloud invigoration i.e. cloud cover and thickness increases due structural modification in cloud formation. It causes cooling in day time and resultant decrease in diurnal temperature. It may cause intense rainfall and flashfloods making the monsoon erratic.

HURRICANE FLORENCE

It was a powerful and long-lived Cape Verde hurricane that caused catastrophic damage in the Carolinas in September 2018, primarily as a result of freshwater flooding. Florence dropped a maximum total of 35.93 inches (913 mm) of rain in Elizabethtown, North Carolina, becoming the wettest tropical cyclone recorded in the Carolinas.

TYPHOON MANGKHUT

It is known in the Philippines as Typhoon Ompong, was a powerful typhoon that struck the island of Luzon on September 15, 2018. It was the strongest typhoon to strike Luzon since Typhoon Megi in 2010, and the strongest typhoon to make landfall in the Philippines since Typhoon Haiyan in November 2013.

TYPHOON, HURRICANE, CYCLONE AND WILLY-WILLY

They are same geographical climatic phenomena originating in tropical regions between tropic of Cancer and tropic of Capricorn. However, they have different names as they are said so in different geographical regions.

West pacific region of Japan and Philippines know them as typhoon, north America knows them as hurricanes, Australians as willy willy and Indian subcontinent as cyclones.

PRADHANMANTRI AWAS YOJNA (PMAY)

Pradhan Mantri Awaas Yojana was launched in June 2015 with an aim to provide affordable housing in urban poor. 'Pradhan Mantri Awas Yojana' (PMAY) is an initiative by Government of India in which affordable housing will be provided to the urban poor with a target of

building 20 million affordable houses by 31 March 2022.

It has two components:

1. Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor
2. Pradhan Mantri Awas Yojana (Gramin)(PMAY-G and also PMAY-R) for the rural poor.

This scheme is converged with other schemes to ensure houses have a toilet, Saubhagya Yojana electricity connection, Ujjwala Yojana LPG gas connection, access to drinking water (NRDWP) and Jan Dhan banking facilities, etc.

Under PMAY, it is proposed to build 2 crore houses for urban poor including Economically Weaker Sections and Low Income Groups in urban areas by the year 2022 through a financial assistance of Rs 2 trillion (US\$28 billion) from central government. This Mission has four components

- a) In-situ Slum Redevelopment with private sector participation using land as resource,
- b) Affordable Housing through Credit Linked Subsidy scheme (CLSS)
- c) Affordable Housing in Partnership with private and public sector
- d) Beneficiary led house construction/enhancement. Under these components, central assistance will be in the range of Rs1 lakh (US\$1,400) to Rs 2.30 lakh (US\$3,200).

Eligibility Condition for PMAY:

- (a) Beneficiary max age 70 years,
- (b) EWS (Economic Weaker Section) annual income Less than Rupees 3 Lac and LIG (Lower Income Group) Annual Income 3,00,001 to 6,00,000 Lac INR as well as Mid

Income group since Feb 2017, and

(c) The beneficiary should not have an own dwelling unit on the name of any family member in any part of India.

The houses given under this scheme will be owned by females or jointly with males.

CHILD WELFARE COMMITTEE

As per the provisions of the Juvenile Justice (Care and Protection of Children) Act 2000 (amended in 2006) State governments are required to establish a CWC or two in ever district.

Each CWC should consist of a chairperson and four members. The chairperson should be a person well versed in child welfare issues and at least one member of the board should be a woman.

The CWC has the same powers as a metropolitan magistrate or a judicial magistrate of the first class.

A child can be brought before the committee (or a member of the committee if necessary) by a police officer, any public servant, CHILDLINE personnel, any social worker or public spirited citizen, or by the child himself/herself.

The CWC usually sends the child to a children's home while the inquiry into the case is conducted for the protection of the child. The CWC meets and interviews the child to learn his/her background information and also understand the problem the child is facing. The probation officer (P.O) in charge of the case must also submit regular reports of the child. The purpose of the CWC is to determine the best interest of the child and find the child a safe home and environment either with his/her original parents or adoptive parents, foster care

or in an institution.

ECOLOGICAL SUCCESSION

It is a phenomenon or process by which an ecological community undergoes more or less orderly and predictable changes following a disturbance or the initial colonization of a new habitat. Succession may be initiated either by formation of new, unoccupied habitat, such as from a lava flow or a severe landslide, or by some form of disturbance of a community, such as from a fire, severe wind throw, or logging. Succession that begins in new habitats, uninfluenced by pre-existing communities is called *primary succession*, whereas succession that follows disruption of a pre-existing community is called *secondary succession*.

The trajectory of successional change can be influenced by site conditions, by the character of the events initiating succession (perturbations), by the interactions of the species present, and by more stochastic factors such as availability of colonists or seeds or weather conditions at the time of disturbance. Some of these factors contribute to predictability of succession dynamics; others add more probabilistic elements. Two important perturbation factors today are human actions and climatic change.

In general, communities in early succession will be dominated by fast-growing, well-dispersed species (opportunistic, fugitive, or r-selected life-histories). As succession proceeds, these species will tend to be replaced by more competitive (k-selected) species.

Trends in ecosystem and community properties in succession have been suggested, but few appear to be general. For example, species diversity almost necessarily increases during early succession as new species arrive, but may decline in later succession as competition eliminates

opportunistic species and leads to dominance by locally superior competitors. Net Primary Productivity, biomass, and trophic properties all show variable patterns over succession, depending on the particular system and site.

FINANCIAL ACTION TASK FORCE (ON MONEY LAUNDERING) (FATF)

The Financial Action Task Force (on Money Laundering) (FATF), also known by its French name, Groupe d'action financière (GAFI), is an intergovernmental organization founded in 1989 on the initiative of the G7 to develop policies to combat money laundering. In 2001 its mandate expanded to include terrorism financing. It monitors progress in implementing the FATF Recommendations through "peer reviews" ("mutual evaluations") of member countries. The FATF Secretariat is housed at the OECD headquarters in Paris.

The FATF's primary policies issued are the Forty Recommendations on money laundering from 1990^[2] and the Nine Special Recommendations (SR) on Terrorism Financing (TF). In addition to FATF's "Forty plus Nine" Recommendations, in 2000 FATF issued a list of "Non-Cooperative Countries or Territories" (NCCTs), commonly called the FATF Blacklist. Pakistan was included in blacklist in September 2018.

FIFA AWARDS 2018

FIFA Best player: Luka Modrić, Croatia.

FIFA Golden Boot: Harry Kane, England

FIFA Golden Ball: Luka Modrić, Croatia

FIFA Golden Glove: Thibaut Courtois, Belgium

FIFA Young Player Award: Kylian Mbappé, France

FIFA Fair Play Award: Spain

FIFA best Women's Player: Marta, Brazil

BOD

Biochemical Oxygen Demand (BOD, also called Biological Oxygen Demand) is the amount of dissolved oxygen needed (i.e. demanded) by aerobic biological organisms to break down organic material present in a given water sample at certain temperature over a specific time period. The BOD value is most commonly expressed in milligrams of oxygen consumed per litre of sample during 5 days of incubation at 20 °C and is often used as a surrogate of the degree of organic pollution of water.

The amount of oxygen required to completely oxidize the organic compounds to carbon dioxide and water through generations of microbial growth, death, decay, and cannibalism is total biochemical oxygen demand (total BOD). Total BOD is of more significance to food webs than to water quality. Dissolved oxygen depletion is most likely to become evident during the initial aquatic microbial population explosion in response to a large amount of organic material. If the microbial population deoxygenates the water, however, that lack of oxygen imposes a limit on population growth of aerobic aquatic microbial organisms resulting in a longer term food surplus and oxygen deficit.

MITHI RIVER: THE MOST POLLUTED RIVER

According to CPCB River Pollution Report 2018, Mithi river in Maharashtra is most polluted river in India with BOD more than 250mg/L. BOD more than 30 mg/L is declared most polluted Priority-1 river under CPCB criteria. Interestingly rivers in UP and Bihar have improved with river Ganga having BOD in range 4 to 6 mg/L. Maharashtra, Assam and Gujarat have most stretches of polluted rivers in India.

The Mithi River also known as "Mahim River" is a river on Salsette Island, the island of the city of Mumbai, India. It is a confluence of tail-water discharges of the Powai and Vihar lakes. The river is seasonal and rises during the monsoons. The overflowing lakes also contribute to the river flow, which is stopped by a dam at other times.

NAMAMI GANGE

'Namami Gange Programme', is an Integrated Conservation Mission, approved as 'Flagship Programme' by the Union Government in June 2014 with budget outlay of Rs.20,000 Crore to accomplish the twin objectives of effective abatement of pollution, conservation and rejuvenation of National River Ganga.

The key achievements under Namami Gange programme are:-

1. Creating Sewerage Treatment Capacity
2. River front development
3. River surface cleaning
4. River biodiversity conservation
5. Afforestation
6. Public awareness
7. Industrial affluent monitoring
8. Ganga gram

GANGA GRAM YOJNA

Ministry of Drinking Water and Sanitation (MoDWS) identified 1674 Gram Panchayats situated on the bank of River Ganga in 5 State (Uttarakhand, Uttar Pradesh, Bihar, Jharkhand, West Bengal). Rs. 578 Crores has been released to Ministry of Drinking Water and

Sanitation (MoDWS) for construction of toilets in 1674 Gram Panchayats of 5 Ganga Basin States. Out of the targeted 15, 27,105 units, MoDWS has completed construction of 8, 53,397 toilets. Consortium of 7 IITs has been engaged in the preparation of Ganga River basin Plan and 65 villages has been adopted by 13 IITs to develop as model villages. UNDP has been engaged as the executing agency for rural sanitation programme and to develop Jharkhand as a model State at an estimated cost of Rs. 127 Crore.

NATIONAL BIODIVERSITY ACTION PLAN (NBAP)

Article 6 of CBD enjoins upon all Parties to prepare national strategies, plans or programmes for conservation and sustainable use of biodiversity, and to integrate conservation and sustainable use of biodiversity into relevant sectoral and cross-sectoral plans, programmes and policies.

In pursuance to CBD, India enacted the Biological Diversity Act in 2002. Section 36 of the Act empowers the Central Government to develop national strategies, plans or programmes for conservation and sustainable use of biodiversity, and to integrate biodiversity concerns into relevant sectors.

Pursuant to ratification of CBD, a National Policy and Macrolevel Action Strategy on Biodiversity was developed in 1999, which was submitted to the CBD Secretariat. Thereafter, the Ministry of Environment and Forests implemented an externally-aided project on National Biodiversity Strategy and Action Plan (NBSAP) from 2000-2004, under which 33 state level, 10 eco-region level, 18 local level and 13 thematic action plans were prepared. On the basis of these action plans, a final technical report of NBSAP project was prepared. While this report was accepted in 2005, it was decided that preparation of the NBAP could be taken up only after approval of the National Environment Policy. The Cabinet

approved the National Environment Policy in 2006. Thereafter, preparation of National Biodiversity Action Plan (NBAP) was taken up, by revising and updating the National Policy and Macrolevel Action Strategy on Biodiversity developed in 1999, and by using the final technical report of the NBSAP project, so that the NBAP is in consonance with the National Environment Policy. The revised NBAP incorporating the comments received has been approved by the Cabinet on 6th Nov 2008. The NBAP document has been printed and formally released by the Minister of State, MoEF on 24th Feb, 2009.

GREEN AGRICULTURE PROJECT (GAP)

The project launch of the Green Agriculture project jointly organised by the Ministry of Agriculture and Farmers Welfare (MoAFW) and the Food and Agriculture Organization of the United Nations (FAO) took place yesterday (17 September 2018) at New Delhi.

Mr. Nikunj Kishore Saundarya, Jt Secretary, MoEFCC described the project as striving to bring harmony to between conservation and development efforts of the country. The project goals synchronises with the National Mission for Sustainable Agriculture (NMSA) Strategy Document 2018-30 that focuses on integrated farming systems for climate resilience.

The USD 33.5 Million project, is being funded by the GEF and implemented by the GoI (MoAFW and MoEFCC) and the Food and Agriculture Organization of the United Nations (FAO). The project aims to transform agricultural production to generate global environmental benefits by addressing biodiversity conservation, land degradation, climate change mitigation and sustainable forest management.

Prevention of man-animal conflict and sustainable use of non timber forest products are also important for active participation of the local community in conservation efforts.

Landscape conservation approach has been adopted. Women have been recognized as agro-diversity guardians.

PMFBY

The Pradhan Mantri Fasal Bima Yojana (Prime Minister's Crop Insurance Scheme) was launched by Prime Minister of India Narendra Modi on 18 February 2016. It envisages a uniform premium of only 2 per cent to be paid by farmers for Kharif crops, and 1.5 per cent for Rabi crops. The premium for annual commercial and horticultural crops will be 5 per cent

The government has decided to come out with a new set of guidelines to make the ambitious crop insurance scheme — Pradhan Mantri Fasal Bima Yojana (PMFBY) — more efficient even as insurance companies received claims worth around Rs 19,000 crore from farmers across the country for Kharif 2017.

The changes are being planned at a time when farmers' enrolment under the scheme saw a decline of 20 per cent in 2017-18. In 2016-17, farmers covered under PMFBY stood at 5.73 crore. For Kharif 2017, claims valued at Rs 19,000 crore were received by the non-life insurers under PMFBY and out of it, the general insurers will be completing payment of Rs 16, 000 crore of claims soon.

January 31, 2019 has been fixed as the deadline for settlement of claims from Kharif 2017, said the official who was participating in a seminar on 'Sustainable agriculture insurance' organised by GIC Re. Insurers have already settled Rs 11,000 crore out of Rs 16,000 crore. Out of the pending Rs 5000 crore, insurers are expected to give Rs 3,500 crore to the farmers as part of settlement soon.

KUDUMBASHREE

Kudumbashree is the women empowerment

and poverty eradication program, framed and enforced by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The Mission aims to eradicate absolute poverty within a definite time frame of 10 years under the leadership of Local Self Governments formed and empowered by the 73rd and 74th Amendments of the Constitution of India.

The Mission launched by the State Government with the active support of Government of India and NABARD has adopted a different methodology in addressing poverty by organizing the poor in to community-based organizations. The Mission follows a process approach rather than a project approach. The mission was officially inaugurated by the then Prime Minister Atal Bihari Vajpayee in 1998 as requested by the State Government.

Kudumbashree, a community organization of Self Help Groups (SHG's) of women in Kerala, has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas: bringing women together from all spheres of life to fight for their rights or for empowerment. The overall empowerment of women is closely linked to economic empowerment. Women through these NHGs work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit.

The grassroots of Kudumbashree are Neighbourhood Groups (NHG in short) that send representatives to the ward level Area Development Societies (ADS). The ADS sends its representatives to the Community Development Society (CDS), which completes the unique three-tier structure of Kudumbashree. Today, there are 2.77 lakhs NHGs, over 19,854 ADSs and 1073 CDSs in Kudumbashree.

MERGERS AND ACQUISITION

When one company takes over another and

clearly establishes itself as the new owner, the purchase is called an acquisition. From a legal point of view, the target company ceases to exist, the buyer absorbs the business and the buyer's stock continues to be traded while the target company's stock does not.

In the pure sense of the term, a merger happens when two firms, often of about the same size, agree to go forward as a single new company rather than remain separately owned and operated. This kind of action is more precisely referred to as a "merger of equals." Both companies' stocks are surrendered and new company stock is issued in its place.

Varieties of Mergers

Horizontal merger - Two companies that are in direct competition and share the same product lines and markets.

Vertical merger - A customer and company or a supplier and company. Think of a cone supplier merging with an ice cream maker.

Market-extension merger - Two companies that sell the same products in different markets.

Product-extension merger - Two companies selling different but related products in the same market.

Conglomeration - Two companies that have no common business areas.

BANK OF BARODA, DENA BANK AND VIJAYA BANK TO MERGE

Moving ahead with consolidation of public sector banks, Finance Minister Arun Jaitley announced the merger of Bank of Baroda, Vijaya Bank and Dena Bank. The merged entity or amalgamated bank would be India's third largest. On the reason of choosing these three banks for merger, Jaitley said that one of the bank (Dena Bank) was on RBI's Prompt Corrective Action (PCA) list and other two banks have the strength to subsume a weaker

bank.

Battling for the LIC-IDBI deal, Finance Minister said that LIC owning a bank will make it more competitive, By owning a bank, LIC will derive better synergies, Jaitley said. The move follows top lender State Bank of India last year merging with itself five of its subsidiary banks and taking over Bharatiya Mahila Bank, a niche state-run lender for women.

NOSTRO AND VOSTRO ACCOUNT

Nostro and vostro are Italian terms that describe the same bank account. They're used when one bank has another bank's money on deposit. For example, Bank A uses nostro account to refer to its account that's held by Bank B. Nostro means "our." It's a shorthand way of saying, "our money that is on deposit at your bank."

Bank B refers to Bank A's account that it holds as a vostro account. Vostro means "your," and it's a way to say, "your money that is on deposit at our bank." A vostro account can be either a company's or an individual's. Banks in the United Kingdom and the United States often hold a vostro account on behalf of a foreign bank. The vostro account is held in the currency of the country where money is on deposit. A nostro account is the record of the bank whose money is at another bank. Nostro accounts are often used to simplify trade and foreign exchange transactions.

MANUAL SCAVENGING IN INDIA

According to Socio Economic Caste Census 2011, 180,657 households are engaged in manual scavenging for a livelihood. The 2011 Census of India found 794,000 cases of manual scavenging across India. The state of Maharashtra, with 63,713, tops the list with the largest number of households working as

manual scavengers, followed by the states of Madhya Pradesh, Uttar Pradesh, Tripura and Karnataka. The International Labour Organization describes three forms of manual scavenging in India:

- a) Removal of human excrement from public streets and "dry latrines" (meaning simple pit latrines without a water seal, but not dry toilets in general)
- b) Cleaning septic tanks
- c) Cleaning gutters and sewers

The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993

The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993 punishes the employment of scavengers or the construction of dry (non-flush) latrines with imprisonment for up to one year and/or a fine of Rs 2,000. No convictions were obtained under the law during the 20 years it was in force.

The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act 2013 or M.S. Act 2013

Government has passed the new legislation in September 2013 and issued Government notification for the same. In December, 2013 Government has also formulated Rules-2013 called as "The Prohibition of Employment as Manual Scavengers and their Rehabilitation Rules 2013" or "M.S. Rules 2013". The details about Act and Rules are available on the website of Ministry of Social Justice and Empowerment, GOI.

The broad objectives of the act are to eliminate unsanitary latrines, prohibit the employment of manual scavengers and the hazardous manual cleaning of sewer and septic tanks, and to maintain a survey of manual scavengers and

their rehabilitation.

BINDESHWAR PATHAK : SULABH INTERNATIONAL

Bindeshwar Pathak is an Indian sociologist. He is the founder of Sulabh International, an India-based social service organization which works to promote human rights, environmental sanitation, non-conventional sources of energy, waste management and social reforms through education. He is the Brand Ambassador for Swachh Rail Mission of Indian Railways. His work is considered pioneering in social reform, especially in the field of sanitation and hygiene. He received various national and international awards for his work with this organization. He was presented with the Lal Bahadur Shastri National Award for Excellence in Public Administration, Academics and Management for the year 2017. He was conferred with Padma Bhushan, India's third-highest civilian award in 1991.

BEZWADA WILSON

Bezwada Wilson is an Indian activist and one of the founders and National Convenor of the Safai Karmachari Andolan (SKA), an Indian human rights organization that has been campaigning for the eradication of manual scavenging, the construction, operation and employment of manual scavengers which has been illegal in India since 1993. His work at SKA, a community-driven movement, has been recognized by the Ashoka Foundation which has nominated him a Senior Fellow. On 27 July 2016, he was honoured with the Ramon Magsaysay Award.

THE NATIONAL REGISTRY OF SEXUAL OFFENDERS (NRSO)

The National Registry of Sexual Offenders (NRSO) was rolled out on September 20 2018.

India became 9th country in the world to do so. The database will include names, photographs, Aadhaar numbers, residential address, DNA samples, fingerprints and Personal Account Numbers (PANs) of convicted sexual offenders.

The information will only be available to law enforcement agencies for investigation and employee verification. The database will contain more than 4.5 lakh cases and will have profiles of first time and repeat offenders. The compilation will be done on the basis of information from prisons across the country. Offenders will be classified based on their criminal history to determine if "they pose a serious danger to the community," the news daily reported. NCRB shall maintain the registry.

POSHAN ABHIYAAN

National Nutrition Mission was renamed as POSHAN Abhiyaan (PM Overarching Scheme for Holistic Nourishment). It is a World Bank supported scheme to reduce stunting among 0-6 years age children from 38.4% to 25% by 2022.

POSHAN Abhiyaan is a multi-ministerial convergence mission with the vision to ensure attainment of malnutrition free India by 2022. The objective of POSHAN Abhiyaan to reduce stunting in identified Districts of India with the highest malnutrition burden by improving utilization of key Anganwadi Services and improving the quality of Anganwadi Services delivery. Its aim to ensure holistic development and adequate nutrition for pregnant women, mothers and children.

RANIGANJ WILDLIFE SANCTUARY

Raiganj Wildlife Sanctuary (also popularly known as Kulik Bird Sanctuary) is situated near Raiganj in Uttar Dinajpur district in the Indian state of West Bengal. The bird sanctuary is

home to 164 species of birds, and some 90,000 to 1,00,000 migratory birds visit the sanctuary every year.

It is claimed by some to be the largest bird sanctuary in Asia. However, there are other claimants to that distinction, such as Harike Pattan sanctuary, spread over 93 square miles (240 km²), in Tarn Taran district of Punjab. Bharatpur Bird Sanctuary, now known as Keoladeo National Park is considered the largest in Asia.

SIANG RIVER

River Brahmaputra is known as Siang river in Arunachal Pradesh. Siang River is a popular attraction to visit and it offers opportunities for travelers to partake in adventure sports like river rafting, angling, and trekking. Siang River is located close to Pagin and it gives an opportunity to the traveler to connect with the hilly local people.

38 DEGREE PARALLEL

The 38th parallel north is a circle of latitude that is 38 degrees north of the Earth's equatorial plane. The 38th parallel north formed the border between North and South Korea.

PAEKTU MOUNTAIN

Paektu Mountain is an active volcano on the China–North Korea border. At 2,744 m (9,003 ft), it is the highest mountain of the Changbai and Baekdudaegan ranges. Koreans consider the volcano and its caldera lake to be their country's spiritual home.

DOCTORS WITHOUT BORDERS

Médecins Sans Frontières was founded in

1971. Geneva, Switzerland is HQ. Médecins Sans Frontières also known in English as Doctors Without Borders, is an international humanitarian medical non-governmental organisation (NGO) of French origin best known for its projects in conflict zones and in countries affected by endemic diseases. In 2015, over 30,000 personnel—mostly local doctors, nurses and other medical professionals, logistical experts, water and sanitation engineers and administrators—provided medical aid in over 70 countries. The vast majority of staff are volunteers.

SMALL SAVINGS RATE

The government announced interest rate increase of 40 basis point i.e. 0.40% for all small savings schemes such as time deposits, saving accounts, senior citizens saving schemes, PPF, KVP and Sukanya Samridhi Yojna deposits will see slightly larger deposits.

The interest rate on small savings schemes, which are benchmarked to yields on government bonds, are revised on a quarterly basis. With the 10-year benchmark yield now above 8%, many analysts had expected the government to hike interest rate on small savings schemes.

SUKANYA SAMRIDHI YOJNA

The scheme was launched by Prime Minister Narendra Modi on 22 January 2015 in Panipat, Haryana as a part of the Beti Bachao, Beti Padhao campaign. The scheme currently provides an interest rate of 8.5% and tax benefits. The account can be opened at any India Post office or branch of authorised commercial banks.

The account can be opened anytime between the birth of a girl child and the time she attains 10 years age by the parent/guardian.

The girl can operate her account after she

reaches the age of 10. The account allows 50% withdrawal at the age of 18 for higher education purposes. The account reaches maturity after time period of 21 years from date of opening it. Deposits in the account can be made till the completion of 14 years, from the date of the opening of the account. After this period the account will earn only applicable rate of interest. If the account is not closed, then it will not earn interest at the prevailing rate. If the girl is over 18 and married, normal closure is allowed.

CAATSA

The Countering America's Adversaries Through Sanctions Act, CAATSA is a United States federal law that imposed sanctions on Iran, North Korea, and Russia. The bill was passed during the 115th Congress, 98–2 in the Senate. On August 2, 2017, President Donald Trump signed it into law while issuing two statements simultaneously that he believed the legislation was "seriously flawed".

Trump administration has warned India to stop purchasing crude oil from Iran along with cancellation of high profile missile defense system S-400 from Russia. If not heeded India would also invite sanction under CAATSA.

INDO-PAK TALK CANCELLED

India has cancelled a meeting between its foreign minister and her Pakistani counterpart less than 24 hours after agreeing to what would have been the first high-level contact between the nuclear-armed neighbours in three years. Delhi's foreign affairs spokesman Raveesh Kumar told reporters the planned meeting between Sushma Swaraj and Pakistan's Shah Mahmood Qureshi had been called off due to events in the past day that had exposed the "evil agenda of Pakistan".

He cited the discovery on Friday morning of the bodies of three police officers in Kashmir, a

restive Himalayan territory claimed by both countries, and the scene of an insurgency India says is funded and armed by Islamabad. Pakistan's postal service had also released a series of 20 commemorative stamps showing scenes of what it calls India's illegal occupation of Kashmir, some honoring slain militant leaders that Delhi regards as terrorists. India has made diplomatic consistency in communication to the world about double face of Pakistan and "terror and talk" cannot go together.

AYUSHMAN BHARAT

Launched in April, 2018 Ayushman Bharat Yojana or National Health Protection Scheme is a program which aims to provide a service to create a healthy, capable and content new India.

Ayushman Bharat consists of two major elements.

1. National Health Protection Scheme.
2. Wellness centres.

National Health Protection Scheme will provide cashless treatment to patients. And wellness centres will provide primary care to the patients. In fact, the government will upgrade existing Public Health Centres to Wellness Centres. It will have a defined benefit cover of Rs. 5 lakh per family per year. Benefits of the scheme are portable across the country

Beneficiary covered under the scheme will be allowed to take cashless benefits from any public/private empanelled hospitals across the country. an entitlement based scheme with entitlement decided on the basis of deprivation criteria in the SECC database. The beneficiaries can avail benefits in both public and empanelled private facilities.

One of the core principles is to co-operative federalism and flexibility to states. For giving policy directions and fostering coordination

between Centre and States, it is proposed to set up Ayushman Bharat National Health Protection Mission Council (AB-NHPMC) at apex level Chaired by Union Health and Family Welfare Minister. It will have major impact on reduction of Out of Pocket (OOP) expenditure

More than 14000 Arogya Mitras shall be employed in first phase to help and coordinate the scheme in every empanelled hospital to verify the beneficiaries.

SPIKE MISSILES

India and Israel have agreed on Indian purchase of Spike missiles. Spike is an Israeli fourth-generation fire-and-forget anti-tank guided missile and anti-personnel missile with a tandem-charge heat warhead. It was developed and designed by the Israeli company Rafael Advanced Defense Systems. It is available in man-portable, vehicle-launched, and helicopter-launched variants.

EL NINO AND INDIAN MONSOON

- 1) Monsoon is a wind pattern
- 2) South Asian land mass heated during summers causing low pressure above it prompts rush in winds from the ocean as they are relatively cooler and therefore high pressure zone. It's called, Indian breathing in. it is actually south west monsoon.
- 3) Return of monsoon is called North West monsoon as India breathes out.
- 4) El Nino condition reduces this push factor for south west monsoon. Thus, during El Nino year , weaker monsoon will be realized.
- 5) La Nina that is opposite climatic condition to El Nino in Pacific Ocean causes the opposite, means enhanced monsoon.
- 6) El Nino means Humboldt Current i.e.

Peru Current which is a cold current is replaced by the warmer current due to some reasons, thereby not only affecting the Oceanic Gyre pattern between East and West Pacific regions but also affecting the normal Walker Circulation.

WORLD HAPPINESS INDEX 2018

India was ranked 133rd among 156 countries in World Happiness Index 2018, recently released by the UN Sustainable Development Solutions Network. Finland at the top and other top spots were taken by as expected, western countries in Europe. Important factors that emerged in 2018 report were happiness of migrants and law and order as key factors in overall happiness. Social support, income and trust are other important factors in happiness of people.

TOTAL EXPENSE RATIO (TER)

SEBI has introduced new rules that mutual funds will now charge less Total Expense Ratio. This will boost the earnings of investors but will make the financial health of many wealth managers in tailspin.

The total expense ratio (TER) is a measure of the total cost of a fund to the investor. Total costs may include various fees (purchase, redemption, auditing) and other expenses. The TER, calculated by dividing the total annual cost by the fund's total assets averaged over that year, is denoted as a percentage.

Typically it consists of the annual management charge (AMC), the fee that the fund company charges annually to manage the fund (typically commission paid to fund managers), plus 'other' charges incurred with running the fund.

SUPREME COURT ON ELECTORAL

September 2018

REFORMS

- a) Court denied preventing entry or continuation of candidates with serious criminal charges pending before courts from contesting elections. In wise opinion of the court this should be the task of parliament.
- b) However, the court many guidelines to be implemented by the Election Commission, candidates to election and their political parties.
- c) Every candidate shall declare the pending criminal cases to the Election Commission in a prescribed format.
- d) Candidates will also inform the parties about any such pending criminal cases.
- e) Political parties will display such information about their candidates on their websites.
- f) Every candidate and party will make wide publicity to their criminal antecedents in local area through print and other media.

BRU TRIBES OF MIZORAM AND TRIPURA

Reang are one of the 21 scheduled tribes of the Indian state of Tripura. The correct nomenclature for this ethnic group is actually Bru although the name Reang was accidentally incorporated by the Indian government during a census count. The Bru can be found all over the Tripura state in India. However, they may also be found in Mizoram, Assam, Manipur and they speak the Reang dialect of Kokborok language which is of Tibeto-Burmese origin and is locally referred to as Kau Bru.

Recently, following the Union Home Ministry's decision to give voting rights to around 30,000 people who had fled from Mizoram to Tripura in 1997 in the wake of inter-community violence, The Election Commission has asked the State of Mizoram to revise its rolls for the poll this year and include the members of the internally-displaced community. As many as 32,876

people of the Reang tribe (known in Mizoram as Brus) are set to be repatriated to Mizoram after a tripartite agreement was signed between the Centre, Tripura and Mizoram.

GENOME EDITING AND CRISPR-CAS9

Genome editing (also called gene editing) is a group of technologies that give scientists the ability to change an organism's DNA. These technologies allow genetic material to be added, removed, or altered at particular locations in the genome. Several approaches to genome editing have been developed. ZFN and TALEN are two earlier technologies of gene editing. A recent one is known as CRISPR-Cas9, which is short for clustered regularly interspaced short palindromic repeats and CRISPR-associated protein 9. The CRISPR-Cas9 system has generated a lot of excitement in the scientific community because it is faster, cheaper, more accurate, and more efficient than other existing genome editing methods.

CRISPR-Cas9 was adapted from a naturally occurring genome editing system in bacteria. The bacteria capture snippets of DNA from invading viruses and use them to create DNA segments known as CRISPR arrays. The CRISPR arrays allow the bacteria to "remember" the viruses (or closely related ones). If the viruses attack again, the bacteria produce RNA segments from the CRISPR arrays to target the viruses' DNA. The bacteria then use Cas9 or a similar enzyme to cut the DNA apart, which disables the virus.

Genome editing is of great interest in the prevention and treatment of human diseases. Currently, most research on genome editing is done to understand diseases using cells and animal models. Scientists are still working to determine whether this approach is safe and effective for use in people. It is being explored in research on a wide variety of diseases, including single-gene disorders such as cystic fibrosis, hemophilia, and sickle cell disease. It

also holds promise for the treatment and prevention of more complex diseases, such as cancer, heart disease, mental illness, and human immunodeficiency virus (HIV) infection.

Ethical concerns arise when genome editing, using technologies such as CRISPR-Cas9, is used to alter human genomes. Most of the changes introduced with genome editing are limited to somatic cells, which are cells other than egg and sperm cells. These changes affect only certain tissues and are not passed from one generation to the next. However, changes made to genes in egg or sperm cells (germline cells) or in the genes of an embryo could be passed to future generations. Germline cell and embryo genome editing bring up a number of ethical challenges, including whether it would be permissible to use this technology to enhance normal human traits (such as height or intelligence). Based on concerns about ethics and safety, germline cell and embryo genome editing are currently illegal in many countries.

SC JUDGMENTS

AADHAR VERDICT

1. K. S. Puttaswamy vs UoI, 2017, SC had said that right to Privacy is fundamental right under personal liberty of A 21
2. Aadhar was challenged in constitution bench for violation of privacy
3. It was decided that Aadhar does not violate right to Privacy
4. Biometric data stored with the UIDAI is basic minimum that does not violate right to privacy
5. However, PROPORTIONALITY TEST must be applied to determine constitutionality of Aadhar usages.
6. For Service and Subsidy under Government welfare schemes and PAN card seeding with Aadhar will be mandatory.
7. Aadhar can't be used by corporate

- private sectors.
8. For bank accounts Aadhar shall not be compulsory.
 9. Mobile companies and schools admission and examinations shall not make Aadhar mandatory.

MONEY BILL

1. Aadhar was rightly passed as Money Bill under A 110(1) as it contains the expenditure charged on Consolidated Fund of India
2. Power of Speaker under A 110(3) to take final decision on Money Bill if any such question will arise shall be subject to Judicial Review.

LIVE STREAMING

1. Live streaming of SC proceedings is allowed
2. Nothing in the Court is personal
3. Sunlight is biggest disinfectant, so openness will bring further constitutional accountability.

SC/ST RESERVATION IN PROMOTIONS

1. Reservation in promotions for SC and ST employees under A 16 (4A) is Constitutional
2. Nagraja Judgment (2006) was partially upheld
3. BACKWARDNESS TEST that was made necessary after Nagraja Judgment was rejected under A- 16 (4A)
4. SC and ST candidates shall be PRESUMED to be backward
5. However, Supreme Court upheld CREAMY LAYER application for reservation in promotions for SC and ST

candidates.

ADULTERY IS NO MORE CRIME

1. Women are not chattel of husband
2. Treating adultery under Sec 497 IPC as theft is not acceptable
3. Marital issues should constitute only as Civil liability not as Criminal liability.
4. Sec 497 IPC is Unconstitutional.